

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK

-----X Return Date: March 22, 2011  
@ 10:45AM

IN RE:

WELLINGTON HERNANDEZ,

Case No. 10-37014-cgm  
Chapter 13

**NOTICE OF MOTION TO  
AVOID A LIEN  
PURSUANT TO 11 U.S.C. 522(f)**

Debtor(s).

-----X  
**SIRS/MADAMS:**

**PLEASE TAKE NOTICE**, the Debtor named herein, by Julius A. Rivera, Jr., his attorney, will move before Honorable Cecelia G. Morris, United States Bankruptcy Judge, at the Courthouse located at 355 Main Street, New York 12601 on the 22<sup>nd</sup> day of March, 2011 at 10:45 o'clock in the forenoon or as soon thereafter as counsel can be heard, for an Order to Avoid A Lien pursuant to 11 U.S.C 522(f), and for such other and further relief as the Court deems just and proper.

**PLEASE TAKE FURTHER NOTICE**, that answering papers, if any, shall be served and filed at least three (3) days prior to the return date thereof.

Dated: February 10, 2011

Yours, etc.  
JULIUS A. RIVERA, ESQ.(JR7727)  
806 South Street  
Peekskill, New York 10566  
914-734-1442

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK

-----X

IN RE:

WELLINGTON HERNANDEZ,

Case No. 10-37014-cgm  
Chapter 13

**MOTION TO AVOID A LIEN  
PURSUANT TO 11 U.S.C. 522(f)**

Debtor(s).

-----X

**TO: Honorable Cecelia G. Morris U.S. Bankruptcy Judge**

1. The Debtor filed a Chapter 13 Bankruptcy petition in this Court on June 30, 2010.
2. LVNV Funding, LLC A/P/O Household Bank (SB) NA previously obtained Civil Judgment against the Debtor and that Judgment was entered with the Orange County Clerk on March 7, 2008. Attached is a copy of the recorded Judgment and the proof of claim filed by LVNV Funding LLC docketed as Claim # 7 in this case.
3. That pursuant to N.Y.S Law, that Judgment became a Judicial Lien against the Real Property located in the County of Orange to wit; 20 Wallkill Avenue, Middletown, NY 10940.
4. Upon information and belief, the property located at 20 Wallkill Avenue, Middletown, NY 10940 was the Homestead of the Debtor on the date the Judgment was entered and on the date of the Bankruptcy filing and it continues to be the Debtors' Homestead.
5. The Homestead is encumbered by a first Mortgage lien in favor of Wells Fargo Bank, NA. The balance due on the mortgage loan at the time of the filing of the Bankruptcy was approximately \$ 156,508.71 and the value of the property at that time was approximately \$ 97,500.00. Attached is a copy of of the claim of Wells

Fargo Bank, NA, docketed as claim # 5 and a copy of the Broker letter of Value summarizing a Current Market Analyses prepared by Linda Zema Associate RE Broker with John J. Lease Curabba Realtors stating a value of 97,500.00.

6. That the Judgment of LVNV Funding, LLC A/P/O Household Bank (SB) NA impairs the Debtors homestead exemption as defined in U.S.C. 522(f).

**WHEREFORE**, it is respectfully requested that the Motion of the Debtor to obtain an Order pursuant to U.S.C. 522(f) avoiding a lien against the debtors' Homestead be granted as well as such other and further relief as the Court deems just and proper.

Dated: Peekskill, New York  
February 10, 2011

s/Julius A. Rivera, Jr., Esq.  
Julius A. Rivera, Jr., Esq. (JR7727)  
806 South Street  
Peekskill, New York 10566  
914-734-1442

## **MEMORANDUM OF LAW ON BEHALF OF THE DEBTORS**

### **PRELIMINARY STATEMENT**

This Memorandum of Law is respectfully submitted in support of the Motion of the Debtor for an Order to Avoid a Lien pursuant to 11 U.S.C 522(f).

### **STATEMENT OF FACTS**

The statement of facts in support of the Debtor's motion is contained in the motion of the debtors attached hereto.

### **ARGUMENT IN SUPPORT OF AVOIDING THE LIEN**

11 U.S.C. 522(f) states in pertinent part

(1) Notwithstanding any waiver of exemptions but subject to paragraph (3), the debtor may avoid the fixing of a lien on an interest of the debtor in property to the extent that such lien impairs an exemption to which the debtor would have been entitled under subsection (b) of this section, if such lien is

(A) a judicial lien ( the statute continues to specify judicial liens that are not subject to avoidance, none of which are applicable here).

f(2)(A) For purposes of this section, a lien shall be considered to impair an exemption to the extent that the sum of

- (i) the lien;
- (ii) all other liens on the property; and
- (iii) the amount of the exemption that the debtor could claim if there were no liens on the property; exceeds the value that the debtor's interest in the property would have in the absence of any liens.

Applying this formula to the facts of this case, the lien impairs the exemption as defined in the Bankruptcy code and it should be avoided completely.

(i)The lien: \$1,640.39 Judicial Lien of LVNV Funding LLC.

PLUS

(ii)All other liens on the property: \$ 156,508.71 First Mortgage Lien.

PLUS

(iii)Amount of exemption that the debtor could claim if there were no liens on the property: \$150,000.00

EQUALS TOTAL OF \$ 308,149.10

(iii)The value that the debtor's interest in the property would have in the absence of any liens: \$ 93,500.00

(iii) \$308,149.10 less \$ 93,500.00 equals \$ 214,649.10 which is the extent to which the lien of LVNV Funding LLC.impairs the debtor's homestead exemption, therefore the lien should be totally avoided.

#### CONCLUSION

For the forgoing reasons, it is respectfully requested that the court sign an order to Avoid A Lien pursuant to 11 U.S.C 522(f).

Respectfully submitted,

/s/ Julius A. Rivera  
Julius A.Rivera,Jr.(JR7727)  
806 South Street  
Peekskill, New York 10566  
914-734-1442

B 10 (Official Form 10) (12/07)

<b>UNITED STATES BANKRUPTCY COURT</b> Southern District of New York, Poughkeepsie Division		<b>PROOF OF CLAIM</b>
Name of Debtor: Willington Hernandez -- SS No. XXX-XX-8134		Case Number: 1037014
NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.		
Name of Creditor (the person or other entity to whom the debtor owes money or property): LVNV FUNDING, LLC		<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim.
Name and address where notices should be sent: C/O Resurgent Capital Services, LP P.O. Box 10675 Greenville, SC 29603- Telephone number: (800)365-7107		Court Claim Number: <u>#7</u> (If known)  Filed on: <u>10/12/2010</u>
Name and address where payment should be sent (if different from above):  Telephone number:		<input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.  <input type="checkbox"/> Check this box if you are the debtor or trustee in this case.
1. Amount of Claim as of Date Case Filed: \$ <u>1,640.39</u>  If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4.  If all or part of your claim is entitled to priority, complete item 5.  <input checked="" type="checkbox"/> Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.		5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount.  Specify the priority of the claim.  <input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).  <input type="checkbox"/> Wages, salaries, or commissions (up to \$10,950*) earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier – 11 U.S.C. §507 (a)(4).  <input type="checkbox"/> Contributions to an employee benefit plan – 11 U.S.C. §507 (a)(5).  <input type="checkbox"/> Up to \$2,425* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use – 11 U.S.C. §507 (a)(7).  <input type="checkbox"/> Taxes or penalties owed to governmental units – 11 U.S.C. §507 (a)(8).  <input type="checkbox"/> Other – Specify applicable paragraph of 11 U.S.C. §507 (a)(_____).
2. Basis for Claim: <u>JUDGMENT</u> (See instruction #2 on reverse side.)		Amount entitled to priority: \$ <u>0</u>  *Amounts are subject to adjustment on 4/1/10 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.
3. Last four digits of any number by which creditor identifies debtor: <u>7446</u>  3a. Debtor may have scheduled account as: <u>4805</u> (See instruction #3a on reverse side.)		
4. Secured Claim (See instruction #4 on reverse side.) Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information.  Nature of property or right of setoff: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input checked="" type="checkbox"/> Other Describe: <u>JUDGMENT - INTEREST - FEES</u> Value of Property: \$ _____ Annual Interest Rate: <u>9.00000 %</u>  Amount of arrearage and other charges as of time case filed included in secured claim, If any: \$ <u>0.00</u> Basis for perfection: _____  Amount of Secured Claim: \$ <u>1,640.39</u> Amount Unsecured: \$ <u>0</u>		
6. Credits: The amount of all payments on this claim has been credited for the purpose of making this proof of claim.		
7. Documents: Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. (See definition of "redacted" on reverse side.)  DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.  If the documents are not available, please explain:		
Date: <u>10/12/2010</u>  /s/ Wendy Duncan	Signature: The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any.	
		<b>FOR COURT USE ONLY</b>

INDEX NO. 2369/07  
 CITY REPORT OF THE CITY OF MIDDLETOWN  
 COUNTY OF ORANGE

LVMV FUNDING LLC

A/P/O HOUSEHOLD BANK(SB)N. A.

AGAINST

WILLINGTON HERNANDEZ

DEFENDANTS.

7446

JUDGMENT

ON DEFAULT \*

AMOUNT CLAIMED IN COMPLAINT	\$	1,195.53
LESS PMTS THRU	\$	.00
BALANCE OF CLAIM AMOUNT DUE	\$	1,195.53
INTEREST FROM 12/31/04	\$	338.86
ATTORNEYS FEES WAIVED	\$	.00
	\$	1,534.39
COSTS BY STATUTE	\$	20.00
SERVICE OF SUMMONS & COMP		30.00
FILING OF SUMMONS & COMP		45.00
MOTION FEE		
PROSPECTIVE EXECUTION FEE		
TRANSCRIPT & DOCKETING		8.00
REQ JUD INT		
SATISFACTION PIECE		5.00
SUBTOTAL		106.00
TOTAL	\$	1,640.39

- \* PURBUANT TO FDCPA, PLEASE TAKE \*
- \* NOTICE THAT FORSTER AND GARBUS \*
- \* IS A DEBT COLLECTOR. \*

JUDGMENT ENTERED ON: *March 7, 2008*

JUDGMENT IS RENDERED IN FAVOR OF THE PLAINTIFF

LVMV FUNDING LLC

A/P/O HOUSEHOLD BANK(SB)N. A.

15 S MAIN ST, STE 600 GREENVILLE SC 29601

AND AGAINST THE FOLLOWING DEFENDANT(S)  
 WILLINGTON HERNANDEZ  
 20 WALLKILL AVE APT 1  
 MIDDLETOWN NY 10940

AS HEREIN ABOVE COMPUTED IN THE SUM  
 OF \$ 1,640.39

AND IT IS ADJUDGED THAT THE PLAINTIFF  
 HAS EXECUTION THEREFORE.

*Rachel Siegel*, CLERK

STATE OF NY, COUNTY OF SUFFOLK SS:  
 JOEL D. LEIDERMAN AFFIRMS TRUE UN-  
 DER PENALTY OF PERJURY: HE IS ASSOC  
 WITH PLAINTIFF'S ATTY. ADMITTED TO  
 PRACTICE IN NY. DISBURSEMENTS SPECI-  
 FIED HEREIN, HAVE BEEN OR WILL  
 NECESSARILY BE MADE OR INCURRED, ARE  
 REASONABLE IN AMOUNT. SERVICE OF  
 SUMMONS/VERIFIED COMPLAINT HAS BEEN  
 MADE UPON DEFENDANT BY PERSONAL/SUB  
 SERVICE AS APPEARS BY AFFIDAVIT  
 OR ACKNOWLEDGEMENT OF SERVICE. THE  
 TIME OF DEFENDANT/S TO APPEAR  
 OR ANSWER HAS EXPIRED AND THE DE-  
 FENDANT/S HAVE NOT APPEARED OR AN-  
 SWERED. THIS AFFIRMATION IS MADE IN  
 COMPLIANCE WITH 50 USCS APPX SECS  
 501 ET SEQ AND N.Y. M.L. 300-328.  
 THE DEFENDANT IS NOT AT THE  
 PRESENT TIME IN THE MILITARY OR  
 NAVAL SERVICE OF THE USA OR OF  
 ANY ALLIED NATION OF THE USA AS  
 SUCH TERM IS DEFINED BY THE ACTS OF  
 CONGRESS. I BASE SUCH STATEMENTS  
 ABOVE UPON THE FACTS STATED IN THE  
 AFFIDAVIT OF THE PROCESS SERVER.  
 AFFIRMANT GAVE ADDITIONAL  
 NOTICE OF THIS ACTION TO DEFENDANTS  
 BY MAILING A COPY OF THE SUMMONS  
 IN FIRST CLASS POSTAGE PAID  
 ENVELOPES MARKED "PERSONAL AND  
 CONFIDENTIAL" WITH NO INDICATION  
 THAT IT WAS FROM AN ATTORNEY OR  
 CONCERNED AN ALLEGED DEBT  
 ON 1/24/08  
 BY DEPOSITING IT IN A POST OFFICE/  
 BOX UNDER THE EXCLUSIVE CARE AND  
 CONTROL OF THE USPS IN NEW YORK.

THE ENVELOPES WERE ADDRESSED TO

WILLINGTON HERNANDEZ

THE DEFENDANT/S AT  
 20 WALLKILL AVE APT 1  
 MIDDLETOWN NY 10940

THIS BEING THE LAST KNOWN RESIDENCE  
 OF THE DEFENDANT/S.

MORE THAN 20 DAYS HAVE ELAPSED  
 SINCE THEN, AND THE SUMMONS SO  
 MAILED HAS NOT BEEN RETURNED BY THE  
 USPO AS UNDELIVERABLE.

I AFFIRM THE SUMMONS AND COMPLAINT  
 AND AFFIDAVIT (OR ACKNOWLEDGMENT)  
 HAVE BEEN FILED IN THIS COURT UNDER  
 THE ABOVE INDEX #.

DATED: 2/26/08

*Joel D. Leiderman*  
 JOEL D. LEIDERMAN  
 FORSTER & GARBUS, ATTYS FOR PLAINTIFF  
 500 BICNTY BLV, FRMNDL NY 631-393-9400

B 10 (Official Form 10) (04/10)

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF NEW YORK POUGHKEEPSIE DIVISION		PROOF OF CLAIM
Name of Debtor: Wellington Hernandez		Case Number: 10-37014-CGM
NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.		
Name of Creditor (the person or other entity to whom the debtor owes money or property): Wells Fargo Bank, N.A., as Trustee for Option One Mortgage Loan Trust 2001-D, Asset-Backed Certificates, Series 2001-D	<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim.	
Name and address where notices should be sent: American Home Mortgage Servicing, Inc 1525 S. Beltline Road, Suite 100 N Coppell, Texas 75019	Court Claim Number: <u>#5</u> (If known) Filed on: <u>7/31/10</u>	
Name and address where payment should be sent (if different from above): American Home Mortgage Servicing, Inc 1525 S. Beltline Road, Suite 100 N Coppell, Texas 75019	<input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.  <input type="checkbox"/> Check this box if you are the debtor or trustee in this case.	
Telephone Number: (800) 704-0800	5. Amount of Claim Entitled to Priority under 11 U.S.C. § 507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount.  Specify the priority of the claim.	
1. Amount of Claim as of Date Case Filed: \$156,508.71  If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4.  If all or part of your claim is entitled to priority, complete item 5.  <input checked="" type="checkbox"/> Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.	<input type="checkbox"/> Domestic support obligations under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).  <input type="checkbox"/> Wages, salaries, or commissions (up to \$11,725*) earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier – 11 U.S.C. § 507 (a)(4).  <input type="checkbox"/> Contributions to an employee benefit plan – 11 U.S.C. § 507 (a)(5).  <input type="checkbox"/> Up to \$2,600* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use – 11 U.S.C. § 507 (a)(7).  <input type="checkbox"/> Taxes or penalties owed to governmental units – 11 U.S.C. § 507 (a)(8).  <input type="checkbox"/> Other – Specify applicable paragraph of 11 U.S.C. § 507 (a)( ).	
2. Basis for Claim: Money Loaned (See instruction #2 on reverse side.)	Amount entitled to priority: \$ _____	
3. Last four digits of any number by which creditor identifies debtor: xxxxxx6191  3a. Debtor may have scheduled account as: _____ (See instruction #3a on reverse side.)	*Amounts are subject to adjustment on 4/1/13 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.	
4. Secured Claim (See instruction #4 on reverse side.) Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information.  Nature of property or right of setoff: <input checked="" type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other: _____ Describe: 20 Wallkill Avenue, Middletown, New York 10940  Value of Property: not available      Annual Interest Rate: _____  Amount of arrearage and other charges as of time case filed included in secured claim, if any: \$50,017.39 Basis for perfection: Recordation of Lien  Amount of Secured Claim: \$156,508.71    Amount Unsecured \$0.00	6. Credits: The amount of all payments on this claim has been credited for the purpose of making this proof of claim.  7. Documents: Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. (See instruction 7 and definition of "redacted" on reverse side.)  DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING. If the documents are not available, please explain:	
Date: July 31, 2010	Signature: The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any. /s/ Lawrence J. Buckley as Creditor's Authorized Agent 972.643.6600	FOR COURT USE ONLY  P.O. Box 829009 Dallas, TX 75382-9009



**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF NEW YORK  
POUGHKEEPSIE DIVISION**

**IN RE:**

**WELLINGTON HERNANDEZ**

§  
§  
§  
§  
§  
§

**CASE NO. 10-37014-CGM**

**CHAPTER 13**

**JUDGE CECILIA G. MORRIS**

**EXHIBIT A**

ITEMIZATION OF CLAIM AND SUMMARY OF SUPPORTING  
DOCUMENTS FOR CLAIM OF AMERICAN HOME MORTGAGE SERVICING, INC, AS SERVICING  
AGENT FOR WELLS FARGO BANK, N.A., AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST  
2001-D, ASSET-BACKED CERTIFICATES, SERIES 2001-D  
REGARDING CERTAIN COLLATERAL DESCRIBED AS:  
20 WALLKILL AVENUE, MIDDLETOWN, NEW YORK 10940

**SECTION 1. ITEMIZATION OF CLAIM**

1.	<b>Total Debt (As of June 30, 2010)</b>	<b>\$156,508.71</b>
2.	<b>Interest rate as of June 30, 2010</b>	<b>11.05%</b>
3.	<b>Interest from Last Paid Installment</b>	<b>\$26,750.12</b>
4.	<b>Detail of arrearage: (through June 30, 2010)</b>	
	17 payments June 2008 through October 2009 @ \$1,494.24 each:	\$25,402.08
	8 payments November 2009 through June 2010 @ \$1,528.61 each:	\$12,228.88
	Accrued late charges	\$177.60
	<b>** PRE-PETITION ATTORNEY FEES AND COSTS</b>	<b>\$3,672.55</b>
	Attorney Fees \$1,000.00	
	Court Costs \$845.00	
	Filing Costs \$211.38	
	Recording Costs \$45.00	
	Sale Costs \$441.50	
	Service Costs \$804.67	
	Title Report Costs \$325.00	
	<b>** PRIOR BANKRUPTCY FEES AND COSTS</b>	<b>\$1,150.00</b>
	Prior Bankruptcy Attorney Fees \$850.00	
	Prior Bankruptcy Costs \$300.00	
	<b>** POST-PETITION BANKRUPTCY FEES AND COSTS</b>	<b>(\$0.00)</b>
	<b>** OTHER CHARGES</b>	
	Inspection Fees	\$182.40
	Appraisal Fees	\$495.00
	NSF Fees	\$60.00
	Escrow Shortage	\$6,667.58
	Credit Report Fees	\$3.50
	Less Suspense Account Balance	(\$22.20)



Prepared for Wellington Hernandez

### General Facts About Pricing...

There are certain factors that are within our control and some factors beyond our control when it comes to setting the price. Those factors within our control are: the appearance of the property, how aggressively we market the property and the price. Factors outside our control are: location of property, size and local amenities. It's important to accept those factors that are beyond our control and focus on the pricing and preparation.

A property priced at market value will attract more buyers than a home priced above market value. Consider that a competitively priced property will also attract a greater number of potential buyers and increase your opportunity for a quick sale.

### Market Statistics...

<u>Sell Price Statistics</u>	<u>Sell Price Per Sq. Ft. Statistics</u>	
Average Price: \$97,500	Average Price/Sq Ft: \$45.78 x 1,826	\$83,600
High Price: \$129,900	High Price/Sq Ft: \$55.90 x 1,826	\$102,100
Median Price: \$82,500	Median Price/Sq Ft: \$46.73 x 1,826	\$85,300
Low Price: \$80,000	Low Price/Sq Ft: \$34.72 x 1,826	\$63,400

Figures are based on selling price after adjustments, and rounded to the nearest \$100.

### Summary...

Analysis of the selected comparable properties suggest similar properties are selling in the price range of: \$80,000 to \$129,900

**Recommend Price: \$97,500**

Linda E Zema  
John J Lease Curabba REALTORS  
495 Schutt Rd Ext, Middletown, NY, 10940  
Office Phone: 845-344-2800 | Office Fax: 845-344-2008



MLS



ht 2011 Greater Hudson Valley MLS. Information deemed reliable but not guaranteed.

01/23/11 07:29 PM

DIANE E. DIGIROLAMO  
Notary Public, State of Florida  
Commission No. DD930768  
Commission Expires: October 6, 2013